



{MARKED-UP VERSION OF THE REPLACEMENT
PAGES TO THE AMENDED SPECIFICATION}



store creditor profiles, a "collector" table to keep collectors' data and an "account" table to represent a debt instance. Another important table is "operation", which keeps all the account transactions.

5 FIGURE 1 illustrates the overall networking scheme between the agency database 100, web server 103, database sever 104, and user 107. Said web server 103 and database server 104 are networked together via a secure local area Network (LAN) 109, innaccessable by outside users. Said
10 agency database 100, web server 103, and user 107 are Networked together through the Internet 105, described above. Said agency database 100, web server 103, and user 107 connect individually to the Internet via appropriate bidirectional communication means (e.g., a modem) 101, 102, 106,
15 respectively. Alternatively, said web server 103 and said agency database 100 may also be directly connected 108 via either a private LAN or wide area network (WAN) to effectuate faster communication.

[FIGURE 2A] FIGURES 2A and 2B illustrates initial
20 creditor interaction with the debt presentment system. Prior

to the use of the system, said invention is marketed to collection agencies and credit providers through known methods 200A or integrated into currently available collection management systems. Said collection agency or credit provider 5 would then decide 200B whether to utilize 202 the system or not 201. Should said collection agency or credit provider decide to use the system, a special access code is given to log on to the system 203 (see FIG. 3). After receiving said access code 203, said collection agency or credit provider may 10 then log on to the system 204 (see FIG. 4). This brings the user to the Main System Administration Screen 205 (see FIG. 5). Here, the user is given several options. User may access Accounts Screen 206 (see FIG. 6), Create New Accounts Screen 207 (see FIG. 7), View Debtors Screen 208 (see FIG. 8), Create 15 New Debtor Screen 209 (see FIG. 9), View Creditors Screen 210 (see FIG. 10), Create New Creditor Screen 211 (see FIG. 11), View Collectors Screen 212 (see FIG. 12), Create New Collectors Screen 213 (see FIG. 13), Pending Transactions Screen 214 (see FIG. 14), Pending Transactions Detail Screen 20 215 (see FIG. 15), System Settings Screen 216 (see FIG. 16),

Upload Data Screen 217 (see FIG. 17), Download Results Screen 218 (see FIG. 19), About Screen 220 (see FIG. 20), Help Screen 221 (see [FIG. 221] FIG. 21), or Send Mail Screen 222 (see FIG. 22). After utilizing said screens (206-218 and 220-222) 5 appropriately, said user may then send bills with an invitation 223 to use said system.

FIGURE [2B] 2C illustrates the process wherein a debtor decides whether or not to pay an outstanding debt. After a debtor receives an invitation from said creditor indicating 10 the availability of said system, debtor then decides 224 whether to use 226 (see FIG. 24) said system or not 225. Said debtor must then log on to the Internet and enter the appropriate URL (Universal Resource Locator) into their browser to access said system. When said debtor arrives at 15 said system, said debtor is presented with several screens and options. Said screens and options could include targeted advertisements 227, options to view said system in another language 228, an information screen containing the Fair Debt Collection Act 229 (see FIG. 25), general information 20 regarding said debt presentment system 230 (see FIG. 26),

general information regarding transaction security and privacy information 231 (see FIG. 27), a login screen for access to account information 232 (see FIG. 28), a help screen 233, an option to send electronic mail to the administrator of said system 234, and general information regarding job opportunities or other information pertinent to the demographics of said debtors 235. After viewing said screens and options (227-235), said debtor may then decide 236 whether to logon into said system when presented with option 237. If debtor decides not to login to said system, said debtor leaves 238 said system. If said debtor decides to login, an appropriate login passcode must be entered 239 to begin customer service. After login, said debtor is presented with the account information screen 240 (see FIG. 29). Upon reviewing the presented debt(s), said debtor decides 241 whether or not to pay said debt(s). User may decide not to pay said debt(s) 242, or may decide to pay said debt 252 and work out an appropriate payment schedule 253.

FIGURE [2C] 2D illustrates the process for paying or disputing a debt. With respect to the aforementioned step 242

(see FIG. [2B] 2C), after deciding not to pay said debt, said debtor is given the option to dispute the debt 243. If said debtor decides not to dispute said debt, said debtor leaves said system 244. If said debtor decides to dispute said debt 5 245, the Dispute the Debt screen is displayed 246 (see FIG. 33). Here, said debtor may choose how to dispute said debt 247. Said debtor may choose a discrete debt dispute reason from a given list 248 (see FIG. 33), or said debtor may choose an option to input their own reason for disputing the debt 10 249. In either case, the creditor then processes the debtor's dispute 250 and sends an appropriate response to said debtor 251. With respect to aforementioned step 252 (see FIG. 2C), if customer decides to pay said debt and creates a payment schedule 253 (see FIG. 2C), said payment schedule will be 15 compared to parameters preset by said creditor through artificial intelligence 254 or by using live collectors monitoring account status. If said credit accepts said debtors payment schedule 255, said debtor will then choose a payment type 262. If said creditor rejects said payment plan 20 257, said debtor is instructed to make another offer within

said creditor's parameters [257] 258. The artificial intelligence process of comparing debtor's payment schedule to that required by said creditor is illustrated in an additional iteration comprising steps 259 through 260. It should be
5 noted, however, that this is merely illustrative. As many iterations as necessary for said creditor to accept said debtor's payment schedule may occur. After an acceptable payment schedule is found, said debtor then chooses a payment type 262.

10 FIGURE [2D] 2E illustrates the process of said debtor choosing a payment method. Referring to aforementioned step 262 (see FIG. [2C] 2D), when said debtor chooses a payment type, payment processing types are presented 263. Payment options may include: payment by check via Internet 264,
15 payment by credit card screen 265 (see FIG. 31), payment by payment promise 266 (see FIG. 32), or other type of payment processing 267. After choosing a payment processing option, said debtor enters payment processing information 268. Said debtor may then choose [why] what type of [receipt] receipt
20 they would prefer 269. Receipt options include: no additional

receipt 270, receipt via regular mail 271, receipt via electronic mail 272, or receipt via electronic mail and regular mail 273. After submitting all relevant payment processing information 274, payment processing occurs as per
5 the debtor's selected method 275. Said payment processing may proceed in realtime whereby receipt processing is performed on-line 276, payment processing may occur at a later date 277, e.g., batch processing, or the payment processing may be unsuccessful 278. After said payment processing, said debtor
10 receives receipt in form specified in aforementioned step 269 279.

FIGURE 3 depicts a log-on instruction sheet for a debt collection application utilizing the present invention.

FIGURE 4 depicts the Login Screen that a user will
15 encounter upon connection to the debt resolution website. As is typical with such applications, the user is presented with various options. For example, by clicking on "About VRG 101," the user can find information about the debt collection company. Other related services may be accessed by clicking
20 "Services 102." "Help 103" provides instructions on using the



{MARKED-UP VERSION OF THE REPLACEMENT
PAGES TO THE AMENDED ABSTRACT}



ABSTRACT

A system and method for debt presentment and resolution through an Intranet or Internet content provider is disclosed. Said system and method include a plurality of

5 "transaction communities" which are electronic forums allowing interaction between a plurality of debtors and creditors through [means of] electronic mail (e-mail) or other electronic communication [means]. The Internet/Intranet based software application allows [said]

10 debtors to access and input information related to a particular debt with any Internet browser software. [Said] debtors are provided with the URL (Universal Resource Locator) for [said] a content provider along with a unique identification code from the collection agency(s) through

15 mail correspondence or other communication [means]. Upon [said] the user entering [said] the URL and entering [said] the identification code, [said] the user may then proceed to choose from a variety of settlement options listed on the HTML (HyperText Markup Language) page. A database system

20 records the transaction(s) and synchronizes with the

database of [said] the collection agency(s). The system and method has further applicability in providing demographically appropriate information to the debtor and in allowing other transactions, such as charitable and campaign
5 contributions.



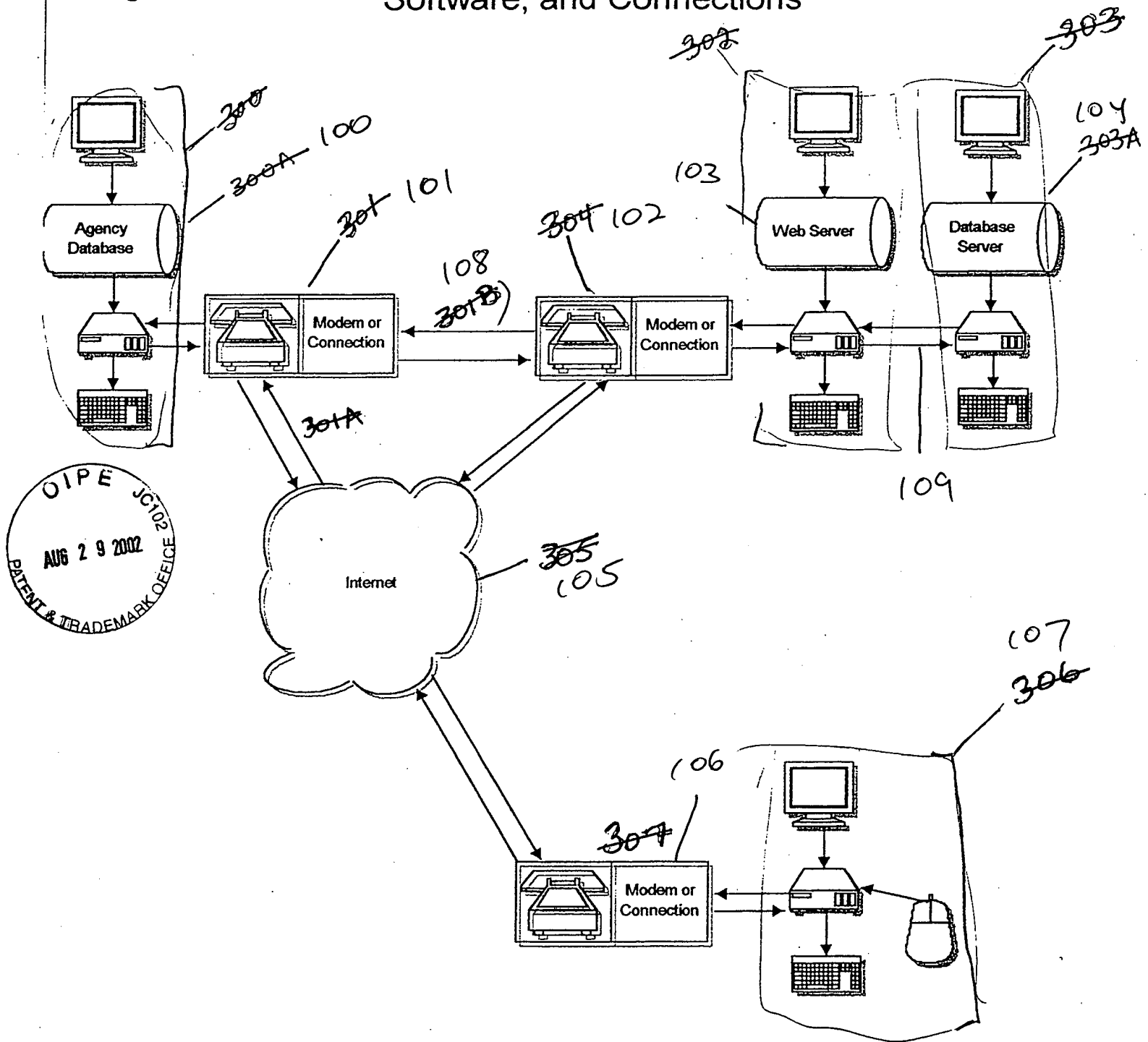
#10/drawings
corr.
9-13-02

proposed
corrections
approved
HJB 9-18-02

Pen and Ink Marked Up Versions of
Figures 1-17 and 19-22
in accordance with MPEP 608.02(v)

Figure 1

SMDDC System Hardware, Software, and Connections



SMDDC System Diagram

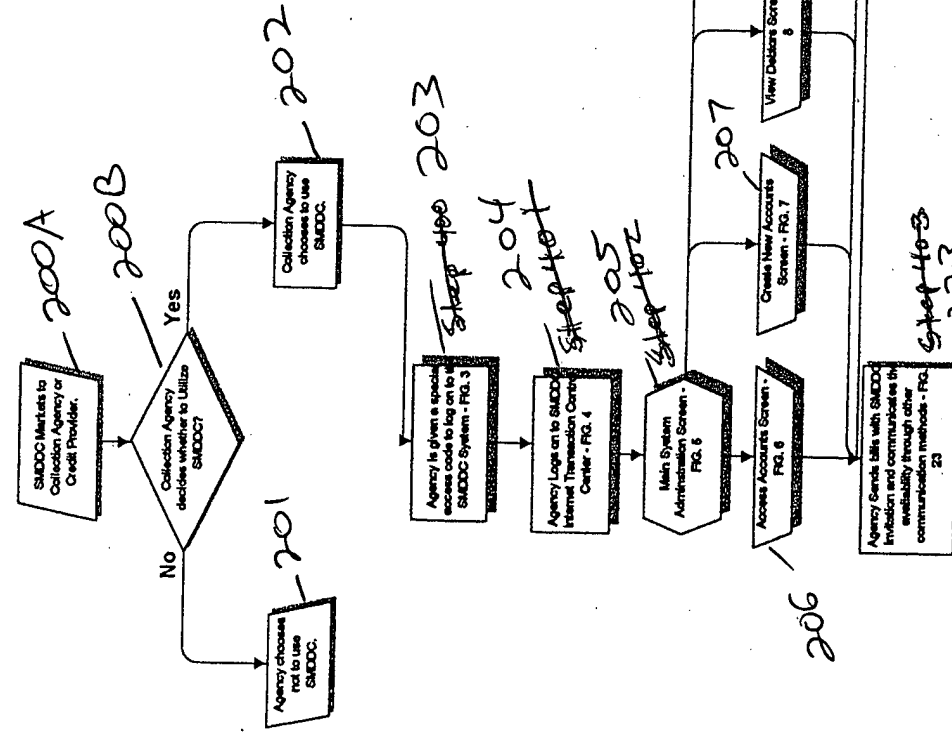
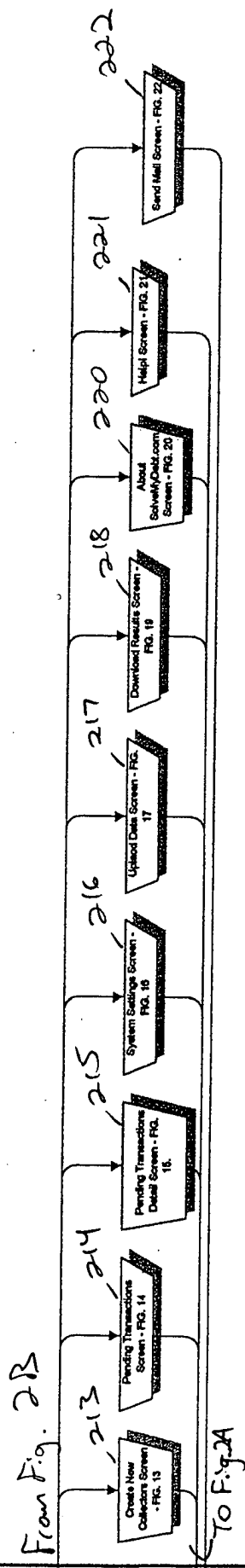




Figure 2B



From Fig. 404 2A

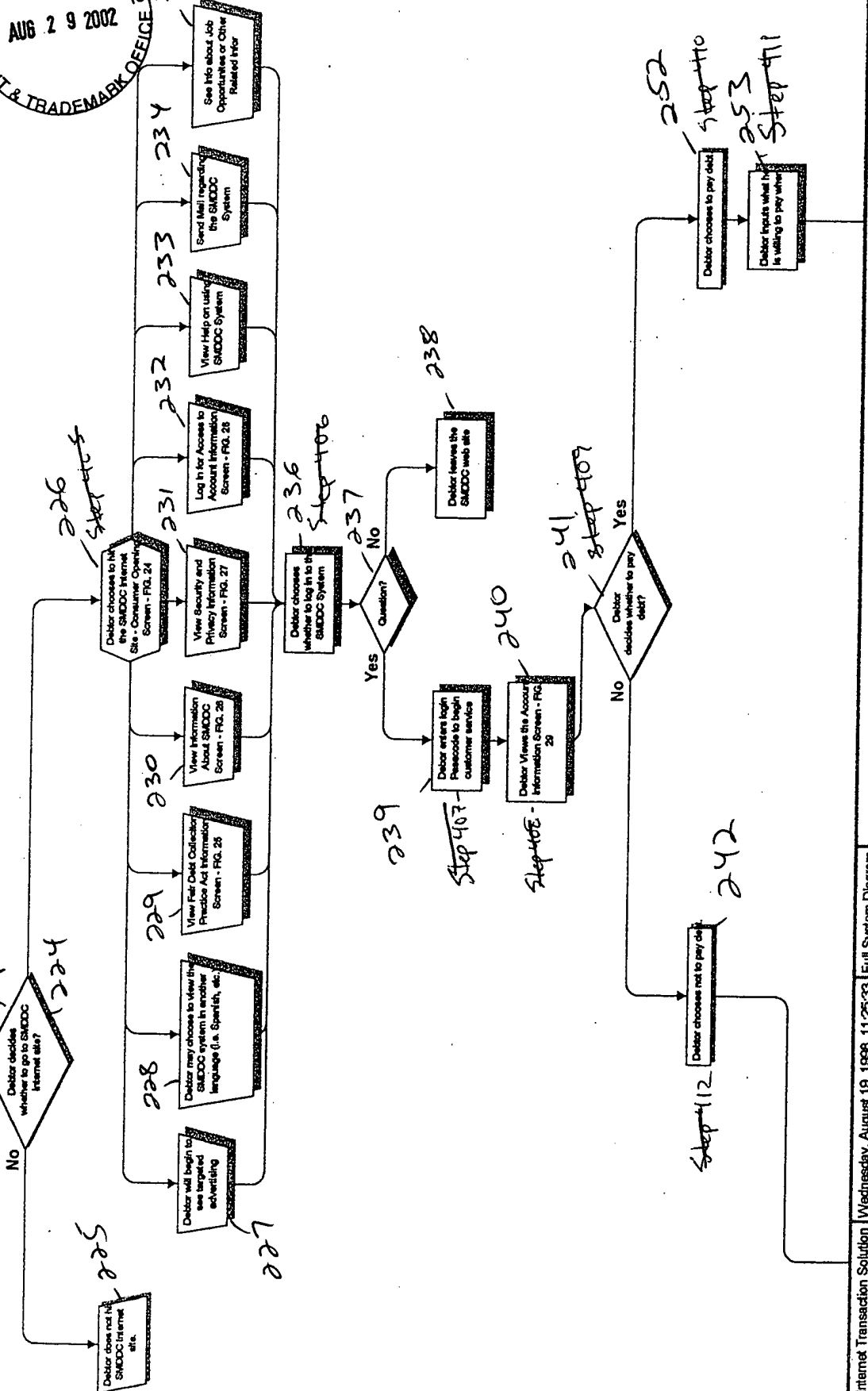
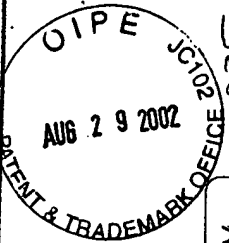


Figure 2C

From Fig. 2C

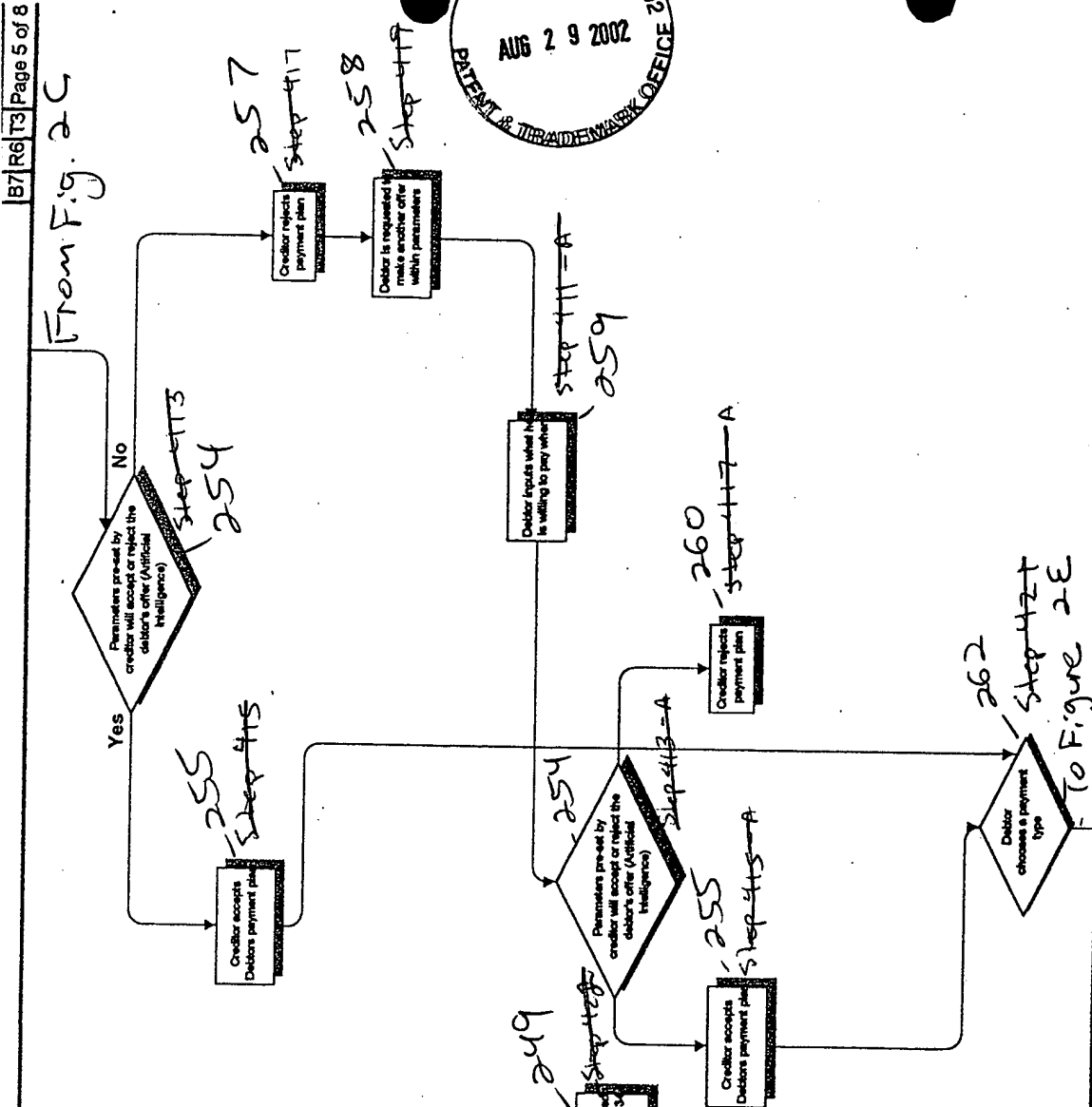
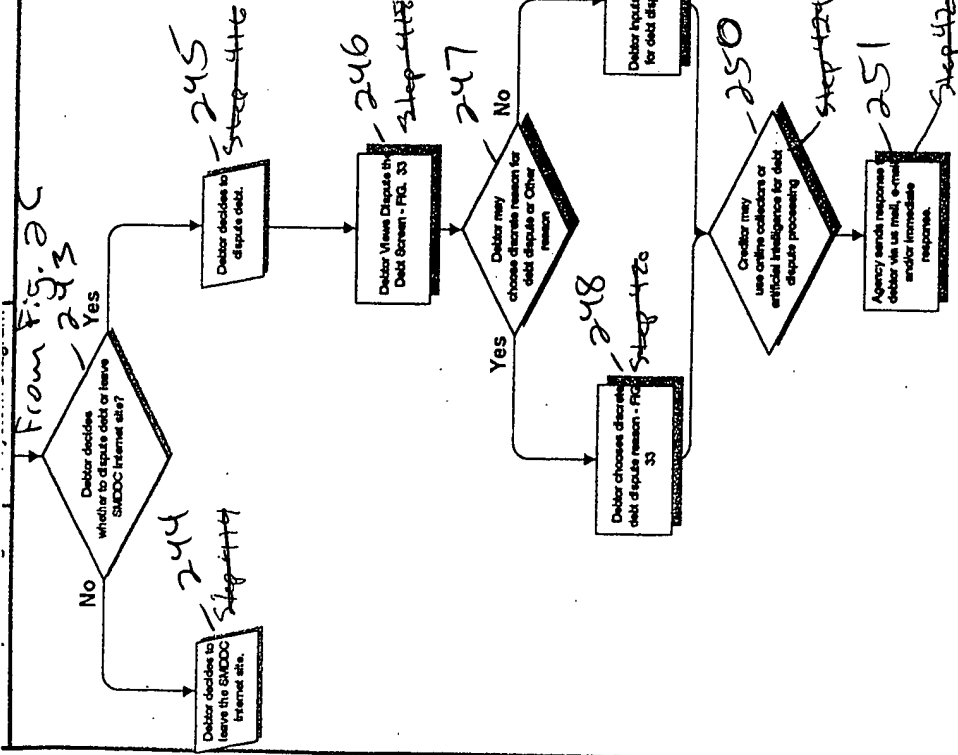


Figure 2D



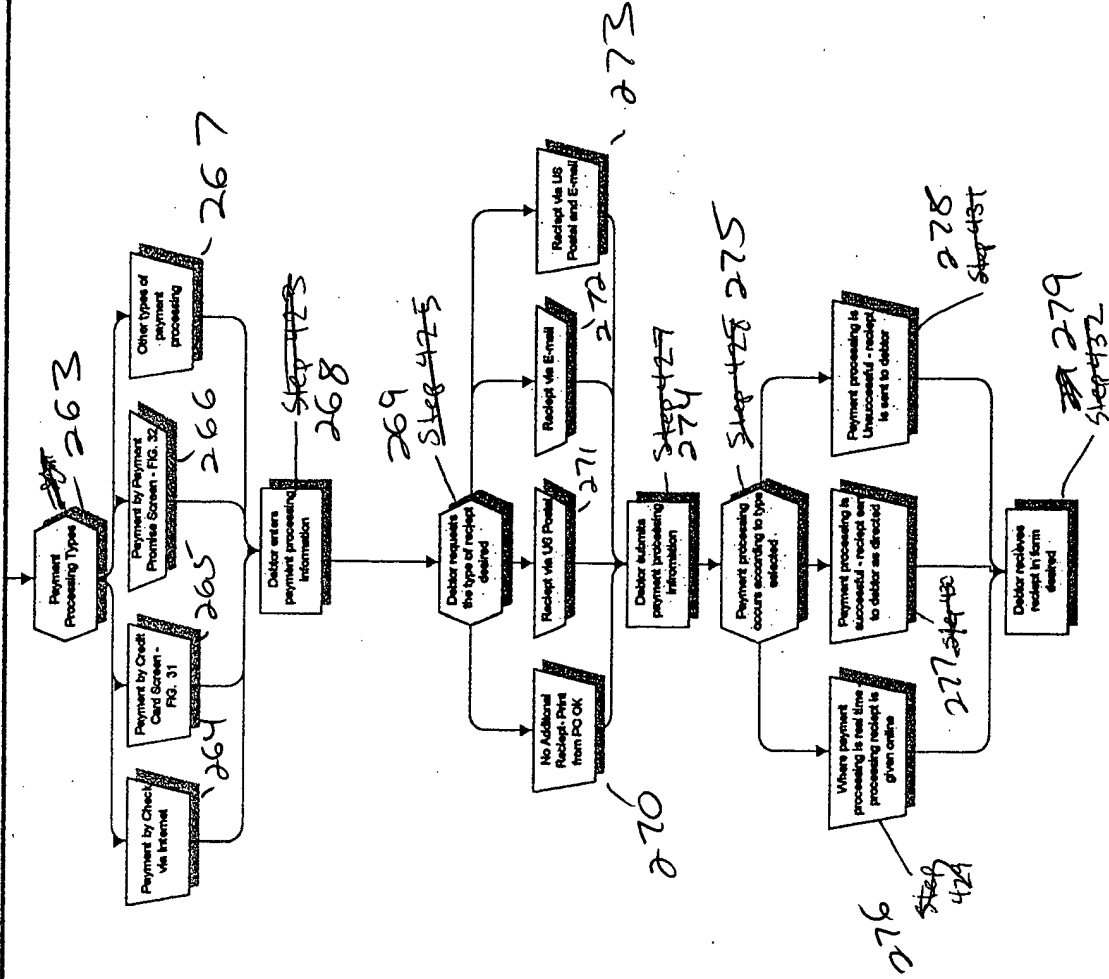


Figure 2E

Figure 3

CONFIDENTIAL

SolveMyDebt.com Administration System Log-On Instructions



Have Windows 95, NT 4.0 or later with Microsoft Internet explorer, or Netscape navigator installed.

1. Logon to the Internet via an Internet Service Provider or Create new Dial-Up connection which will have 614 848-8354 phone #,
(or 614 848 -8353) and login with name **VRG** and password **collect** in it;

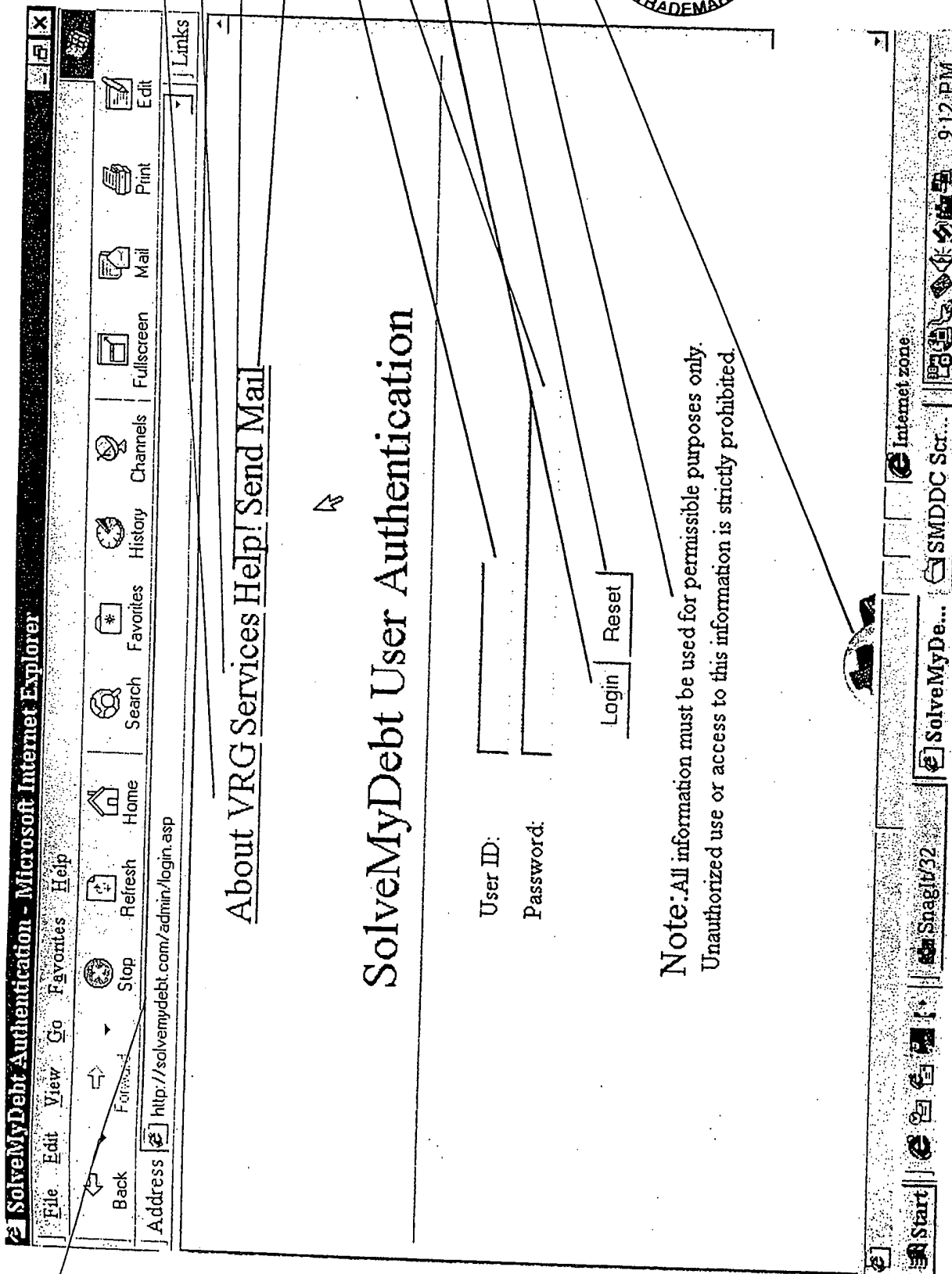
(if you have any trouble establishing this dial up connection - please feel free to contact Konstanin Malkov at (614)436-5300.)
2. In Windows Control Panel | Internet pick that dial - up connection in 'Connections'. "Connect to the Internet as needed" should be checked.
3. Invoke MS Internet explorer or Netscape browser with that dial up connection.
4. Once browser is connected to the site, type: <http://206.158.20.16/admin> - you will see the Administrator's login screen. This is where you can view all the transactions and accounts, and view/edit accounts, creditors, etc.

To log in you should use

USR-OP-00 ID with password **01**

You will be able to see the database of debtors, collectors, transactions, etc. This is the SMD DB engine that allows to access/edit the data which will reside in SMD DB (SolveMyDebt server database).
Site is on under construction, and the graphics and copy are subject to change , as well as the login IDs and passwords.

203



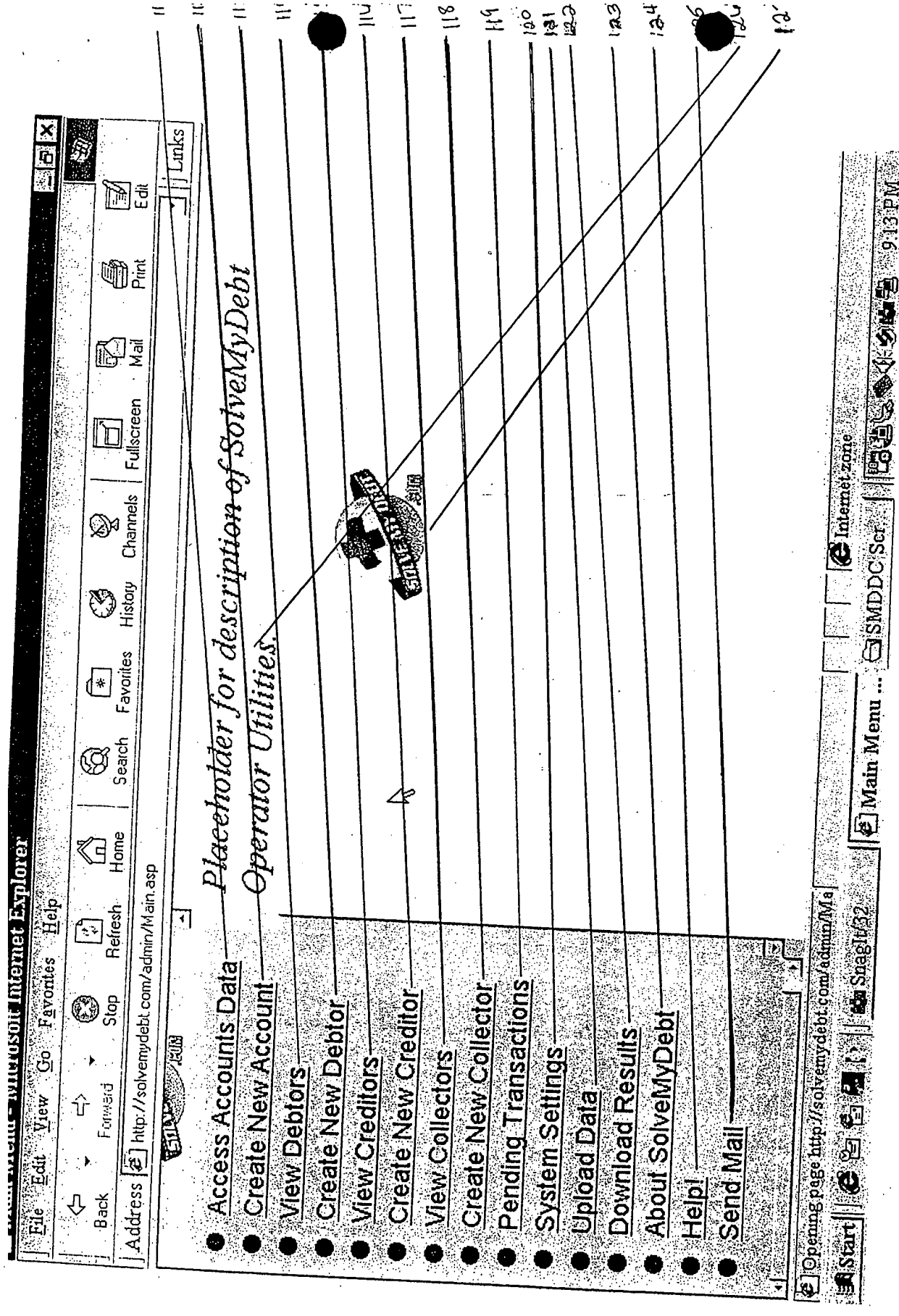
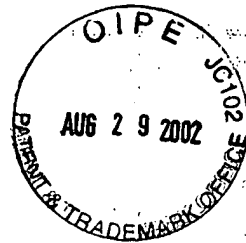


FIG. 5



205

Links

Accounts

Account	Debtor	Debit-Description	Total	Creditor	Date Created	Collector
VRG-0000001	MR PETER ROMANELLO		32.60	FDIC	Oct 24, 1997	Default Collector
VRG-0000002	MR MIKE SMITH		62.40	FDIC	Oct 24, 1997	Default Collector
VRG-0000003	MISS SUE KATSOS		36.70	FDIC	Oct 24, 1997	Default Collector
VRG-0000004	MR ARNOLD WATFORD		37.80	FDIC	Oct 24, 1997	Default Collector
VRG-0000005	MRS JEAN BAGNETTO		48.00	FDIC	Oct 24, 1997	Default Collector
VRG-0000006	MR LOREN FEE		31.40	FDIC	Oct 24, 1997	Default Collector
VRG-0000007	MS SANDY MOOD		37.60	FDIC	Oct 24, 1997	Default Collector
VRG-0000008	MS EVELYN IRAHAN		37.80	FDIC	Oct 24, 1997	Default Collector
VRG-0000009	MRS AUDREY TROPES		34.90	FDIC	Oct 24, 1997	Default Collector
VRG-0000010	MR PATRICK ELIOTT		27.00	FDIC	Oct 24, 1997	Default Collector

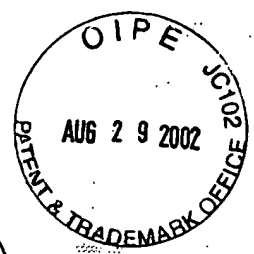
<< < > >>
 Requery

[Return to Main Menu](#)

[System Help](#)

[Send Mail](#)

Page: 1



206

FIG. 6

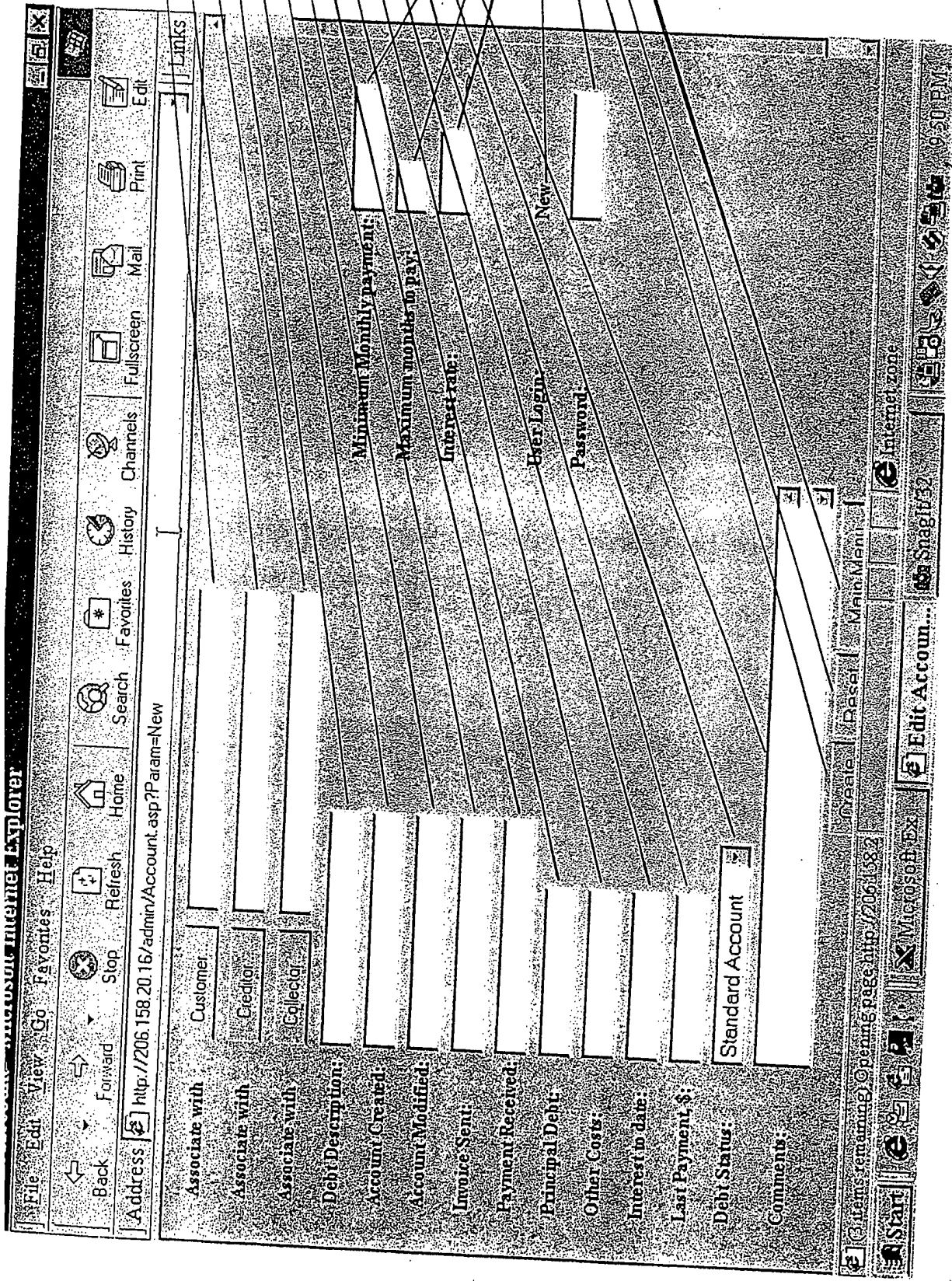


FIG. 7

OFFICE OF THE
PATENT & TRADEMARK OFFICE 2012
AUG 29 2002

207

File

Edit

View

Go

Favorites

Help

Back

Forward

Stop

Refresh

Home

Search

Favorites

History

Channels

Full Screen

Mail

Print

Edit

Address

http://206.158.20.16/admin/Debtors.asp

Links

Name	Address	Phone	Email	Date of Birth	Description
BLOOM, MARK	529 FIFTH AVE NTH FL NEW YORK, NY 10017	212-916-5325			
BOECONNORS	1457 BELL BLVD, SEDONA, AZ 86351				
DAVIS, FRANK	300 N FRENCH STREET WILMINGTON, DE 19801	302-371-7450			
DONNA SUMMER	55 HARPER STREET, VERNON, AL 35992				
DURAND, WILLIAM D	100 GRANDVIEW ROAD, SUITE 201, BRAintree, MA 02184	617-843-2418			
ELIZABETH HOLSON	999 MAPLE AVE, FAIR HAVEN, CT 06424				
FEDDER, MICHAEL	992 OLD EAGLE SCHOOL RD #916, WAYNE, PA 19187	610-989-0200			
GRAVES, JOHN	PO BOX 884, MARION, SC 29571	803-423-8492			
JOCKS, MICHAEL D, III	6740 SHADY OAK RD, EDEN PRAIRIE, MN 55341	612-943-5228			
BONNIE	2345 Hard Rd, Columbus, OH 43256				
John Bull					

Return to Main Menu

Requery

System Help

Send Mail

Page 1

Done

Start

Snagit/32

SolveM...

SMDD...

SolveMy...

Internet zone

9:29 PM

FIG. 8

208



New Debtor Profile

Debtor:	<input type="text"/>	180
Address1:	<input type="text"/>	181
Address2:	<input type="text"/>	182
City:	<input type="text"/>	183
State:	<input type="text"/>	184
Phone:	<input type="text"/>	185
Email:	<input type="text"/>	186
Social Security:	<input type="text"/>	187
DUNS:	<input type="text"/>	188
Date of Birth:	<input type="text"/>	191
Employment:	<input type="text"/>	192
Employment Address:	<input type="text"/>	193
Work phone:	<input type="text"/>	194
Type:	<input type="text"/>	195
Comments:	<input type="text"/>	196
	<input type="text"/>	197
	<input type="text"/>	198
	<input type="text"/>	199
	<input type="text"/>	200
	<input type="text"/>	201
	<input type="text"/>	202
	<input type="text"/>	203
	<input type="text"/>	204
	<input type="text"/>	205
	<input type="text"/>	206
	<input type="text"/>	207
	<input type="text"/>	208
	<input type="text"/>	209
	<input type="text"/>	210
	<input type="text"/>	211
	<input type="text"/>	212
	<input type="text"/>	213
	<input type="text"/>	214
	<input type="text"/>	215
	<input type="text"/>	216
	<input type="text"/>	217
	<input type="text"/>	218
	<input type="text"/>	219
	<input type="text"/>	220
	<input type="text"/>	221
	<input type="text"/>	222
	<input type="text"/>	223
	<input type="text"/>	224
	<input type="text"/>	225
	<input type="text"/>	226
	<input type="text"/>	227
	<input type="text"/>	228
	<input type="text"/>	229
	<input type="text"/>	230
	<input type="text"/>	231
	<input type="text"/>	232
	<input type="text"/>	233
	<input type="text"/>	234
	<input type="text"/>	235
	<input type="text"/>	236
	<input type="text"/>	237
	<input type="text"/>	238
	<input type="text"/>	239
	<input type="text"/>	240
	<input type="text"/>	241
	<input type="text"/>	242
	<input type="text"/>	243
	<input type="text"/>	244
	<input type="text"/>	245
	<input type="text"/>	246
	<input type="text"/>	247
	<input type="text"/>	248
	<input type="text"/>	249
	<input type="text"/>	250
	<input type="text"/>	251
	<input type="text"/>	252
	<input type="text"/>	253
	<input type="text"/>	254
	<input type="text"/>	255
	<input type="text"/>	256
	<input type="text"/>	257
	<input type="text"/>	258
	<input type="text"/>	259
	<input type="text"/>	260
	<input type="text"/>	261
	<input type="text"/>	262
	<input type="text"/>	263
	<input type="text"/>	264
	<input type="text"/>	265
	<input type="text"/>	266
	<input type="text"/>	267
	<input type="text"/>	268
	<input type="text"/>	269
	<input type="text"/>	270
	<input type="text"/>	271
	<input type="text"/>	272
	<input type="text"/>	273
	<input type="text"/>	274
	<input type="text"/>	275
	<input type="text"/>	276
	<input type="text"/>	277
	<input type="text"/>	278
	<input type="text"/>	279
	<input type="text"/>	280
	<input type="text"/>	281
	<input type="text"/>	282
	<input type="text"/>	283
	<input type="text"/>	284
	<input type="text"/>	285
	<input type="text"/>	286
	<input type="text"/>	287
	<input type="text"/>	288
	<input type="text"/>	289
	<input type="text"/>	290
	<input type="text"/>	291
	<input type="text"/>	292
	<input type="text"/>	293
	<input type="text"/>	294
	<input type="text"/>	295
	<input type="text"/>	296
	<input type="text"/>	297
	<input type="text"/>	298
	<input type="text"/>	299
	<input type="text"/>	300
	<input type="text"/>	301
	<input type="text"/>	302
	<input type="text"/>	303
	<input type="text"/>	304
	<input type="text"/>	305
	<input type="text"/>	306
	<input type="text"/>	307
	<input type="text"/>	308
	<input type="text"/>	309
	<input type="text"/>	310
	<input type="text"/>	311
	<input type="text"/>	312
	<input type="text"/>	313
	<input type="text"/>	314
	<input type="text"/>	315
	<input type="text"/>	316
	<input type="text"/>	317
	<input type="text"/>	318
	<input type="text"/>	319
	<input type="text"/>	320
	<input type="text"/>	321
	<input type="text"/>	322
	<input type="text"/>	323
	<input type="text"/>	324
	<input type="text"/>	325
	<input type="text"/>	326
	<input type="text"/>	327
	<input type="text"/>	328
	<input type="text"/>	329
	<input type="text"/>	330
	<input type="text"/>	331
	<input type="text"/>	332
	<input type="text"/>	333
	<input type="text"/>	334
	<input type="text"/>	335
	<input type="text"/>	336
	<input type="text"/>	337
	<input type="text"/>	338
	<input type="text"/>	339
	<input type="text"/>	340
	<input type="text"/>	341
	<input type="text"/>	342
	<input type="text"/>	343
	<input type="text"/>	344
	<input type="text"/>	345
	<input type="text"/>	346
	<input type="text"/>	347
	<input type="text"/>	348
	<input type="text"/>	349
	<input type="text"/>	350
	<input type="text"/>	351
	<input type="text"/>	352
	<input type="text"/>	353
	<input type="text"/>	354
	<input type="text"/>	355
	<input type="text"/>	356
	<input type="text"/>	357
	<input type="text"/>	358
	<input type="text"/>	359
	<input type="text"/>	360
	<input type="text"/>	361
	<input type="text"/>	362
	<input type="text"/>	363
	<input type="text"/>	364
	<input type="text"/>	365
	<input type="text"/>	366
	<input type="text"/>	367
	<input type="text"/>	368
	<input type="text"/>	369
	<input type="text"/>	370
	<input type="text"/>	371
	<input type="text"/>	372
	<input type="text"/>	373
	<input type="text"/>	374
	<input type="text"/>	375
	<input type="text"/>	376
	<input type="text"/>	377
	<input type="text"/>	378
	<input type="text"/>	379
	<input type="text"/>	380
	<input type="text"/>	381
	<input type="text"/>	382
	<input type="text"/>	383
	<input type="text"/>	384
	<input type="text"/>	385
	<input type="text"/>	386
	<input type="text"/>	387
	<input type="text"/>	388
	<input type="text"/>	389
	<input type="text"/>	390
	<input type="text"/>	391
	<input type="text"/>	392
	<input type="text"/>	393
	<input type="text"/>	394
	<input type="text"/>	395
	<input type="text"/>	396
	<input type="text"/>	397
	<input type="text"/>	398
	<input type="text"/>	399
	<input type="text"/>	400
	<input type="text"/>	401
	<input type="text"/>	402
	<input type="text"/>	403
	<input type="text"/>	404
	<input type="text"/>	405
	<input type="text"/>	406
	<input type="text"/>	407
	<input type="text"/>	408
	<input type="text"/>	409
	<input type="text"/>	410
	<input type="text"/>	411
	<input type="text"/>	412
	<input type="text"/>	413
	<input type="text"/>	414
	<input type="text"/>	415
	<input type="text"/>	416
	<input type="text"/>	417
	<input type="text"/>	418
	<input type="text"/>	419
	<input type="text"/>	420
	<input type="text"/>	421
	<input type="text"/>	422
	<input type="text"/>	423
	<input type="text"/>	424
	<input type="text"/>	425
	<input type="text"/>	426
	<input type="text"/>	427
	<input type="text"/>	428
	<input type="text"/>	429
	<input type="text"/>	430
	<input type="text"/>	431
	<input type="text"/>	432
	<input type="text"/>	433
	<input type="text"/>	434
	<input type="text"/>	435
	<input type="text"/>	436
	<input type="text"/>	437
	<input type="text"/>	438
	<input type="text"/>	439
	<input type="text"/>	440
	<input type="text"/>	441
	<input type="text"/>	442
	<input type="text"/>	443
	<input type="text"/>	444
	<input type="text"/>	445
	<input type="text"/>	446
	<input type="text"/>	447
	<input type="text"/>	448
	<input type="text"/>	449
	<input type="text"/>	450
	<input type="text"/>	451
	<input type="text"/>	452
	<input type="text"/>	453
	<input type="text"/>	454
	<input type="text"/>	455
	<input type="text"/>	456
	<input type="text"/>	457
	<input type="text"/>	458
	<input type="text"/>	459
	<input type="text"/>	460
	<input type="text"/>	461
	<input type="text"/>	462
	<input type="text"/>	463
	<input type="text"/>	464
	<input type="text"/>	465
	<input type="text"/>	466
	<input type="text"/>	467
	<input type="text"/>	468
	<input type="text"/>	469
	<input type="text"/>	470
	<input type="text"/>	471
	<input type="text"/>	472
	<input type="text"/>	473
	<input type="text"/>	474
	<input type="text"/>	475
	<input type="text"/>	476
	<input type="text"/>	477
	<input type="text"/>	478
	<input type="text"/>	479
	<input type="text"/>	480
	<input type="text"/>	481
	<input type="text"/>	482
	<input type="text"/>	483
	<input type="text"/>	484
	<input type="text"/>	485
	<input type="text"/>	486
	<input type="text"/>	487
	<input type="text"/>	488
	<input type="text"/>	489
	<input type="text"/>	490
	<input type="text"/>	491
	<input type="text"/>	492
	<input type="text"/>	493
	<input type="text"/>	494
	<input type="text"/>	495
	<input type="text"/>	496
	<input type="text"/>	497
	<input type="text"/>	498
	<input type="text"/>	499
	<input type="text"/>	500
	<input type="text"/>	501
	<input type="text"/>	502
	<input type="text"/>	503
	<input type="text"/>	504
	<input type="text"/>	505
	<input type="text"/>	506
	<input type="text"/>	507
	<input type="text"/>	508
	<input type="text"/>	509
	<input type="text"/>	510
	<input type="text"/>	511
	<input type="text"/>	512
	<input type="text"/>	513
	<input type="text"/>	514
	<input type="text"/>	515
	<input type="text"/>	516
	<input type="text"/>	517
	<input type="text"/>	518
	<input type="text"/>	519
	<input type="text"/>	520
	<input type="text"/>	521
	<input type="text"/>	522
	<input type="text"/>	523
	<input type="text"/>	524
	<input type="text"/>	525
	<input type="text"/>	526
	<input type="text"/>	527
	<input type="text"/>	528
	<input type="text"/>	529
	<input type="text"/>	530
	<input type="text"/>	531
	<input type="text"/>	532
	<input type="text"/>	533
	<input type="text"/>	534
	<input type="text"/>	535
	<input type="text"/>	536
	<input type="text"/>	537
	<input type="text"/>	538
	<input type="text"/>	539
	<input type="text"/>	540
	<input type="text"/>	541
	<input type="text"/>	542
	<input type="text"/>	543
	<input type="text"/>	544
	<input type="text"/>	545
	<input type="text"/>	546
	<input type="text"/>	547
	<input type="text"/>	548
	<input type="text"/>	549
	<input type="text"/>	550
	<input type="text"/>	551
	<input type="text"/>	552
	<input type="text"/>	553
	<input type="text"/>	554
	<input type="text"/>	555
	<input type="text"/>	556
	<input type="text"/>	557
	<input type="text"/>	558
	<input type="text"/>	559
	<input type="text"/>	560
	<input type="text"/>	561
	<input type="text"/>	562
	<input type="text"/>	563
	<input type="text"/>	564
	<input type="text"/>	565
	<input type="text"/>	566
	<input type="text"/>	567
	<input type="text"/>	568
	<input type="text"/>	569
	<input type="text"/>	570
	<input type="text"/>	571
	<input type="text"/>	572
	<input type="text"/>	573
	<input type="text"/>	574
	<input type="text"/>	575
	<input type="text"/>	576
	<input type="text"/>	577
	<input type="text"/>	578
	<input type="text"/>	579
	<input type="text"/>	580
	<input type="text"/>	581
	<input type="text"/>	582
	<input type="text"/>	583
	<input type="text"/>	584
	<input type="text"/>	585
	<input type="text"/>	586
	<input type="text"/>	587
	<input type="text"/>	588
	<input type="text"/>	589
	<input type="text"/>	590
	<input type="text"/>	591
	<input type="text"/>	592
	<input type="text"/>	593
	<input type="text"/>	594
	<input type="text"/>	595
	<input type="text"/>	596
	<input type="text"/>	597
	<input type="text"/>	598
	<input type="text"/>	599
	<input type="text"/>	600
	<input type="text"/>	601
	<input type="text"/>	602
	<input type="text"/>	603
	<input type="text"/>	604
	<input type="text"/>	605
	<input type="text"/>	606
	<input type="text"/>	607
	<input type="text"/>	608
	<input type="text"/>	609
	<input type="text"/>	610
	<input type="text"/>	611
	<input type="text"/>	612
	<input type="text"/>	613
	<input type="text"/>	614
	<input type="text"/>	615
	<input type="text"/>	616
	<input type="text"/>	617
	<input type="text"/>	618
	<input type="text"/>	619
	<input type="text"/>	620
	<input type="text"/>	621
	<input type="text"/>	622
	<input type="text"/>	623
	<input type="text"/>	624
	<input type="text"/>	625
	<input type="text"/>	626
	<input type="text"/>	627
	<input type="text"/>	628
	<input type="text"/>	629
	<input type="text"/>	630
	<input type="text"/>	631
	<input type="text"/>	632
	<input type="text"/>	633
	<input type="text"/>	634
	<input type="text"/>	635
	<input type="text"/>	636
	<input type="text"/>	637
	<input type="text"/>	638
	<input type="text"/>	639
	<input type="text"/>	640
	<input type="text"/>	641
	<input type="text"/>	642
	<input type="text"/>	643
	<input type="text"/>	644
	<input type="text"/>	645
	<input type="text"/>	646
	<input type="text"/>	647
	<input type="text"/>	648
	<input type="text"/>	649
	<input type="text"/>	650
	<input type="text"/>	651
	<input type="text"/>	652
	<input type="text"/>	653
	<input type="text"/>	654
	<input type="text"/>	655
	<input type="text"/>	656
	<input type="text"/>	657
	<input type="text"/>	658
	<input type="text"/>	659
	<input type="text"/>	660
	<input type="text"/>	661
	<input type="text"/>	662
	<input type="text"/>	663
	<input type="text"/>	664
	<input type="text"/>	665
	<input type="text"/>	666
	<input type="text"/>	667

Microsoft Internet Explorer

File Edit View Go Favorites Help

Back Forward Stop Refresh Home Search Favorites History Channels Fullscreen Mail Print Edit

Address <http://206.158.20.16/admin/Creditors.asp>

Links

Creditors

Creditor ID	Name	Contact Name	Address	Phone	Fax	Email
199	INNOVATING AMERICA					
200	INTELLIGENT MANUFACTURING SYSTEMS					
201	MARINO RONCARI FRAME GALLERY					
202	MCKINNEY DEVELOPMENT CORP					
203	MIDNIGHT MASS MEDIA					
204	MUTUAL MANAGEMENT INC					
205	NDMA					
206	NEWCASTLE COUNTY					
207	NEW ENGLAND CABLE TELEVISION					
208						
209						
210						
211						
212						

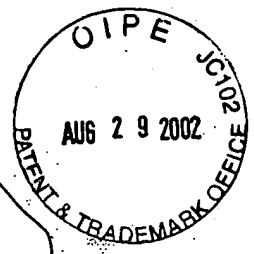
[Return to Main Menu](#)
[System Help](#)
[Send Mail](#)

[Request](#)

Page: 1

[Start](#)
[Snagit/32](#)
[SolveM...](#)
[SMDD...](#)
[Solve My...](#)
[Internet zone](#)

9:30 PM



210

FIG. 10

New Creditor Profile

Organization:

Contact Name:

Address1:

Address2:

City:

State:

Zip code:

Phone:

Fax:

Email:

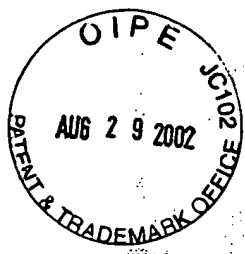
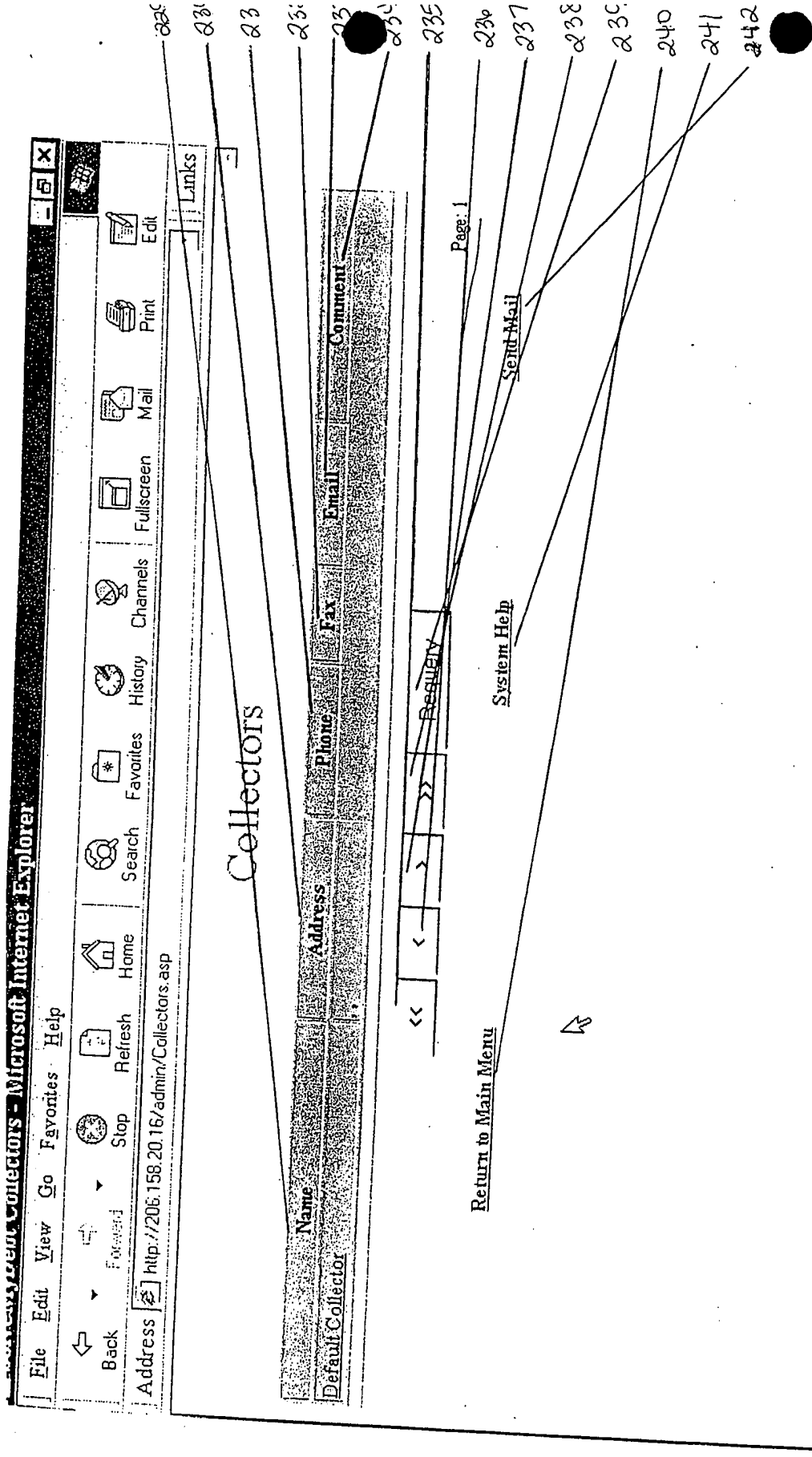
URL (web address):

Description:

Submit Reset Main Menu



211



212

FIG. 12

Microsoft Internet Explorer

File Edit View Go Favorites Help

Back Forward Stop Refresh Home Search Favorites History Channels Fullscreen Mail Print Edit

Address <http://solvenydebt.com/admin/Collector.asp?Param=New> Links

New Collector Profile

Collector: _____

Address1: _____

Address2: _____

City: _____

State: _____

Zip code: _____

Phone: _____

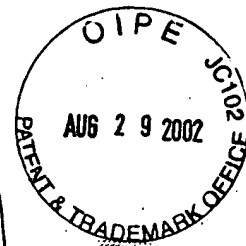
Fax: _____

Email: _____

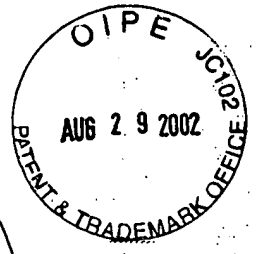
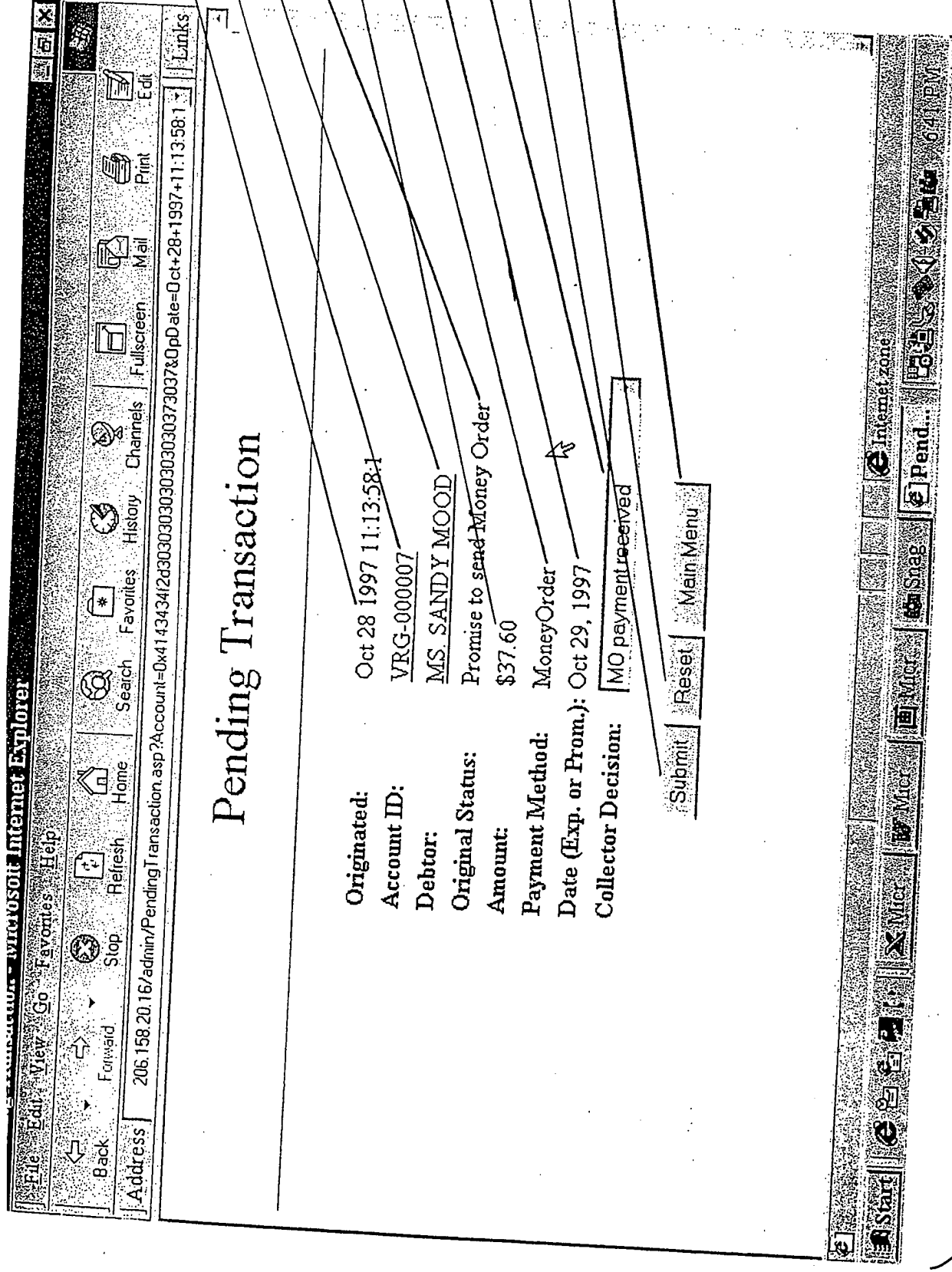
Comments: _____

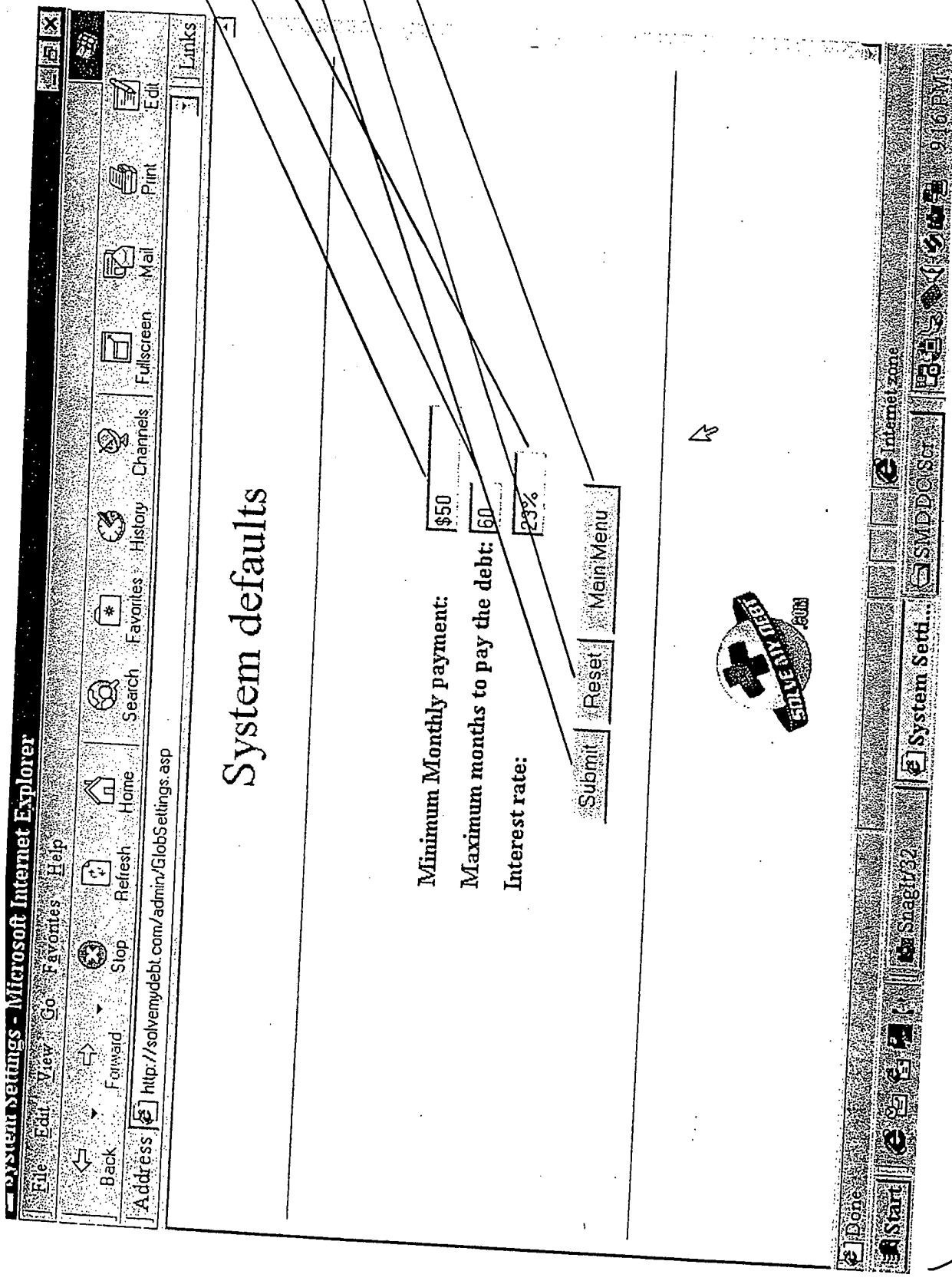
Submit Reset Main Menu

Done Start Snagit#92 Document T... SMDDC Set Internet zone 9:16 PM



213





System defaults

Minimum Monthly payment:

\$50

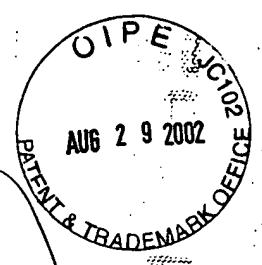
Maximum months to pay the debt:

60

Interest rate:

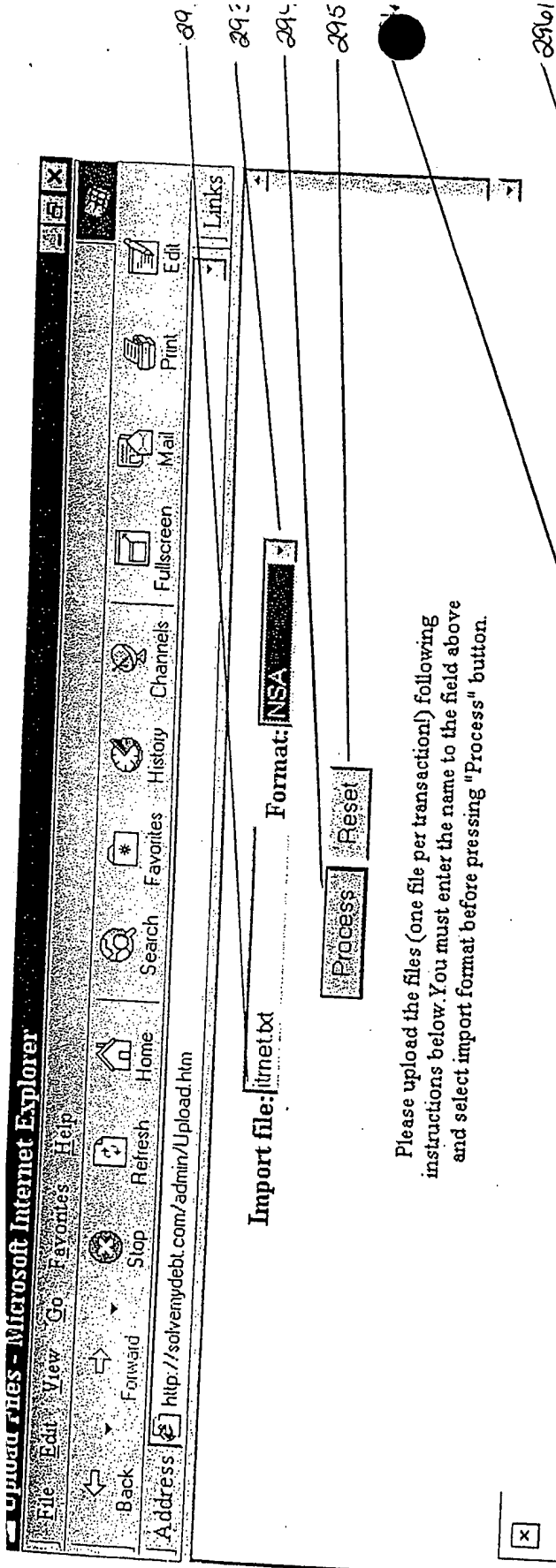
23%

Submit Reset Main Menu



216

FIG. 16



Upload File.

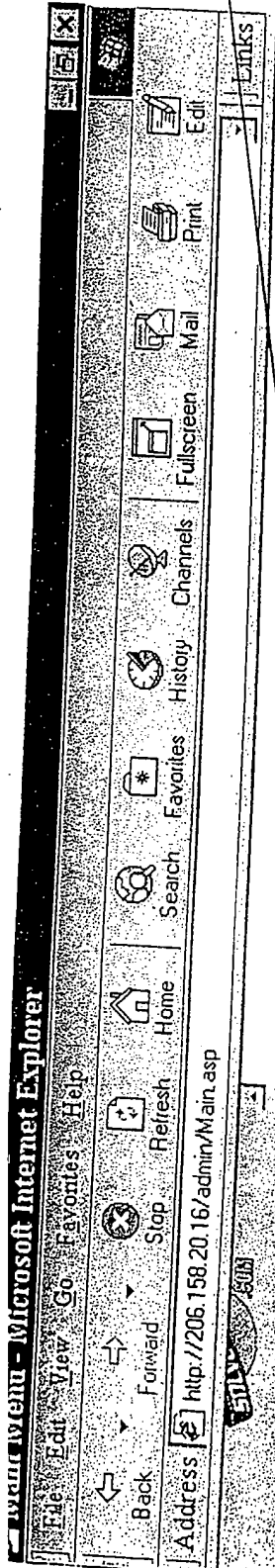
Please type full path to your local file here:

and the name of the file on server in the text box above.

Press button to transfer file and button above to import file.



217

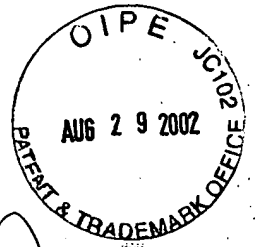
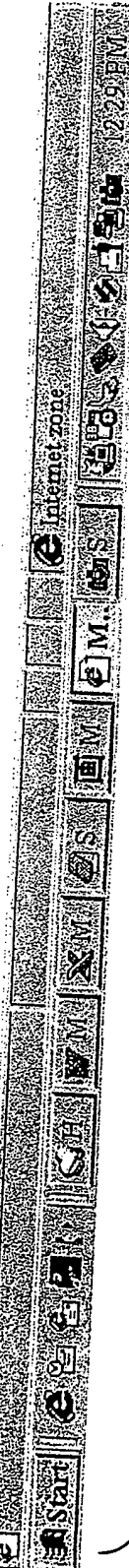


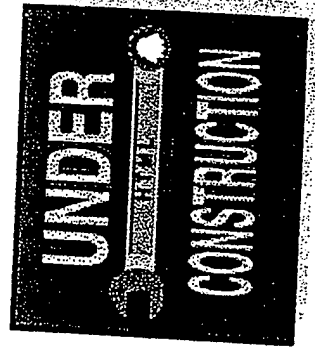
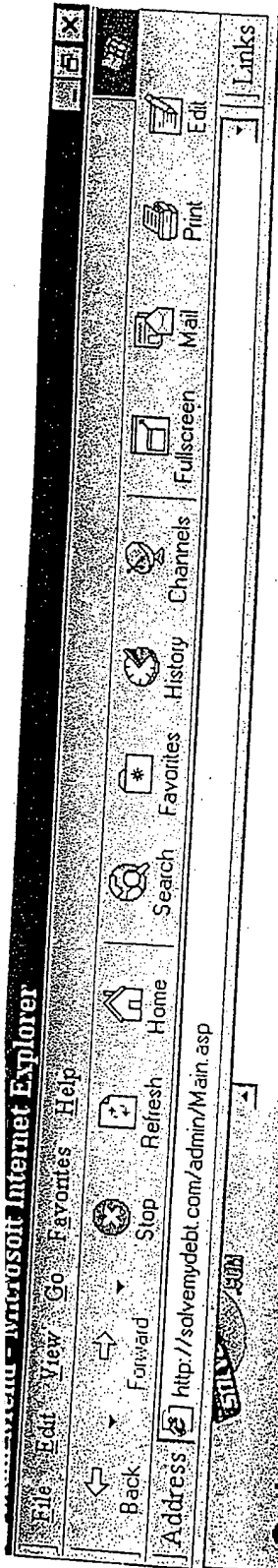
Placeholder for description of SolveMyDebt Operator Utilities.



18

FIG.
19

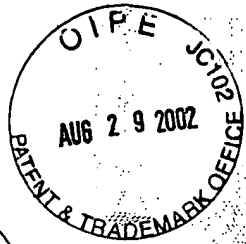
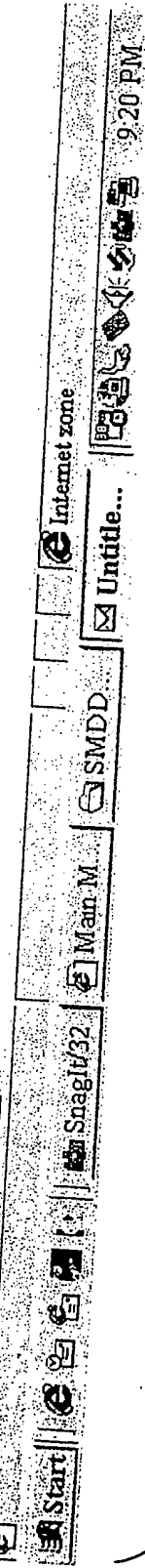
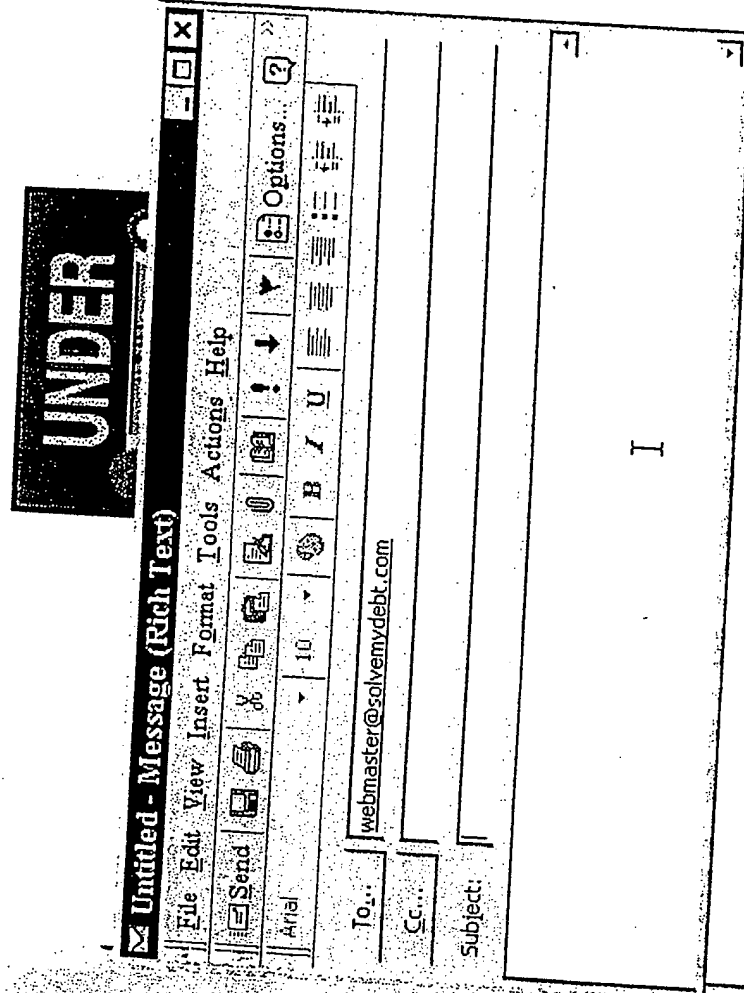
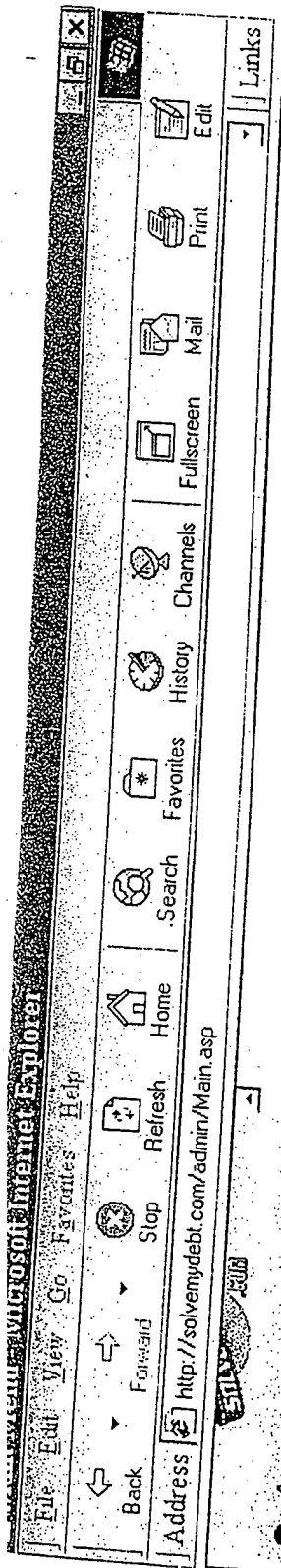




Under construction.



220



221

FIG. 21



Figure 22

222

JOE COLLECTION AGENCY
1 Creditor Way, Not So Pleasant, State 4U 44444

Mr. Peter Powell
145 W 18 Ave 24
Longmont, CO 80501

RE YOUR DEBT

Dear Peter,

You should pay now or you will not be a happy or responsible person.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

NOTICE - SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Sincerely,

Joe Agency

NOTICE: New Customer Service and Payment Option!!
You can now complete your customer service or payment transaction via the internet at www.solveyourdebt.com the secure and confidential communication alternative to the phone or mail. Your confidential line access code for Account VRG-000001 is BUBBA!

JOE AGENCY
P.O. BOX 12345
ENHANCED CUSTOMER SERVICE WAY
MORE PROFITS 4U

PAY THIS AMOUNT
BEST VALUE